

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re:

TRACEY LYNN ELLIS	:	Bankruptcy No. 24-20700 CMB
Debtor	:	
	:	
PENNY MAC LOAN SERVICES, LLC	:	
Movant	:	
	:	Chapter 13
	:	
	:	Doc. No. 37
vs.	:	
	:	
TRACEY LYNN ELLIS	:	
Respondent	:	
	:	Related to Claim No. 13
	:	
and	:	
	:	
	:	
RONDA J. WINNECOUR,	:	
STANDING CHAPTER 13 TRUSTEE	:	
Additional Respondent	:	

DECLARATION REGARDING MONTHLY PAYMENT CHANGE

AND NOW, comes the Debtor, Tracey Lynn Ellis, by and through his attorney, Jeffrey W. Ross, Esq. and Harold Shepley & Associates, LLC, and respectfully files the within Declaration Regarding Monthly Payment Change and, in support, represents as follows:

1. The Debtor is Tracey Lynn Ellis presently residing at 386 Florence Drive, Crecent, PA 15046.
2. Counsel for the Debtor is Jeffrey W. Ross, Esq. of Harold Shepley & Associates, LLC.
3. The mortgage company for the Debtor's residence is PennyMac Loan Services, LLC.
4. The new post-petition monthly payment payable to Washington Financial Bank. beginning 1 April 2025 is \$66.93 more than current required payment encompassing interest, principal and escrow.
5. Debtor's counsel has reviewed the existing plan, recomputed the plan payment and finds that the

existing payment continues to be sufficient to fund the plan.

Date: 19 March 2025

/s/ Jeffrey W. Ross
Jeffrey W. Ross, Esq.
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